

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	)	Case No. 15-24323-CMB
Francis J. Cehelsky	)	Chapter 13
Lorraine A. Cehelsky	)	
Debtor(s)	)	Doc # _____
Ronda J. Winneccour, Chapter 13 Trustee	)	
Movant(s)	)	
vs.	)	
Francis J. Cehelsky	)	
Lorraine A. Cehelsky	)	
Respondent(s)	)	

NOTICE OF HEARING ON MOTION OF TRUSTEE FOR DISMISSAL

[Not for publication by any newspaper creditor]

TO ALL PARTIES IN INTEREST:

Notice is hereby given pursuant to Bankruptcy Rule 1017 that the Trustee shall separately serve on the debtor(s) a Motion to Dismiss the Chapter 13 Case.

If no response is timely filed from any party of interest, the motion will be granted by default without a hearing. If a written response is timely filed, a Zoom Video Conference hearing on the Trustee's motion will be held on **January 19, 2023, at 1:30 p.m. before Judge Carlota Böhm.** Parties or counsel of record who intent to participate in the hearing shall appear by Zoom Video Conference and shall make arrangements as directed by Judge Böhm's Zoom Procedures at <http://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>. Any party wishing to be heard at the hearing on the Trustee's Motion to Dismiss should file a written response on or before **December 9, 2022.**

11/22/22  
Date

/s/ Ronda J. Winneccour  
Ronda J. Winneccour (PA I.D. #30399)  
Attorney and Chapter 13 Trustee  
U.S. Steel Tower – Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
(412) 471-5566  
[cmecc@chapter13trusteewdpa.com](mailto:cmecc@chapter13trusteewdpa.com)

In re:

Francis J. Cehelsky

Lorraine A. Cehelsky

Debtors

Case No. 15-24323-CMB

Chapter 13

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Nov 22, 2022

Form ID: pdf900

Total Noticed: 38

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	+ Francis J. Cehelsky, Lorraine A. Cehelsky, 5 Wellington Court, Mc Kees Rocks, PA 15136-1377
cr	+ First Commonwealth Bank, successor by merger to Pi, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue Pittsburgh, PA 15222-1225
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14143675	Discover, Golden Valley Club Drive, Minneapolis, MN 55427
14143676	+ Discover Bank, 6681 Country Club Drive, Minneapolis, MN 55427-4601
14390883	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14143681	Kohl's, Customer Service & Operation Center, N54 W13600, Menomonee Falls, WI 53051

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 23 2022 00:04:29	BMW Financial Services NA, LLC, C/O AIS Portfolio Services LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: SAABankruptcy@fcbanking.com	Nov 22 2022 23:55:00	First Commonwealth Bank, P. O. Box 400, 654 Philadelphia Street, Indiana, PA 15701-3930
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 23 2022 00:04:28	JPMorgan Chase Bank N.A., 201 N Central Ave, AZ1-1191, Phoenix, AZ 85004
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2022 00:04:29	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	Email/PDF: rmscedi@recoverycorp.com	Nov 23 2022 00:04:22	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14162161	Email/PDF: bncnotices@becket-lee.com	Nov 23 2022 00:04:25	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14143668	+ Email/PDF: bncnotices@becket-lee.com	Nov 23 2022 00:04:26	AMX, c/o Becket & Lee, PO Box 3001, 16 General Warrent Blvd., Malvern, PA 19355-1245
14143669	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 22 2022 23:54:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
14162123	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 23 2022 00:04:25	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14143671	Email/PDF: gecscedi@recoverycorp.com	Nov 23 2022 00:04:29	BP / Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
14150120	+ Email/Text: mortgagebkcorrespondence@bofa.com	Nov 22 2022 23:55:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14333180	+ Email/PDF: acg.acg.ebn@aisinfo.com		

District/off: 0315-2

User: auto

Page 2 of 4

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14143674	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2022 00:04:25	Capital One Auto Finance,, a division of Capital One N.A., Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
14148077	Email/Text: mrdiscen@discover.com	Nov 23 2022 00:04:30	CitiBank, PO Box 6500, Sioux Falls, SD 57117-6500
14211519	+ Email/Text: kburkley@bersteinlaw.com	Nov 22 2022 23:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14204522	Email/PDF: bncnotices@becket-lee.com	Nov 22 2022 23:55:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14143678	Email/Text: SAABankruptcy@fcbanking.com	Nov 23 2022 00:04:29	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
14143680	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 22 2022 23:55:00	First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400
14143672	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 23 2022 00:04:22	Home Depot, c/o Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
14143673	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 23 2022 00:04:25	Chase, PO Box 15298, Wilmington, DE 19850-5298
14208239	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 23 2022 00:04:22	Chase/Amazon, PO Box 15298, Wilmington, DE 19850-5298
14143682	+ Email/PDF: gecscedi@recoverycorp.com	Nov 23 2022 00:04:28	Lowe's/Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
14209458	Email/Text: Bankruptcy.Notices@pnc.com	Nov 22 2022 23:55:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14207776	Email/Text: Bankruptcy.Notices@pnc.com	Nov 22 2022 23:55:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14143686	Email/Text: Bankruptcy.Notices@pnc.com	Nov 22 2022 23:55:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
14143684	Email/Text: Bankruptcy.Notices@pnc.com	Nov 22 2022 23:55:00	PNC Bank, 6750 Miller Road, Brecksville, OH 44141
14211459	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2022 00:04:29	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14633177	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2022 00:04:23	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14144571	Email/PDF: rmscscedi@recoverycorp.com	Nov 23 2022 00:04:26	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14362188	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 22 2022 23:55:00	SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284
14211063	Email/PDF: gecscedi@recoverycorp.com	Nov 23 2022 00:04:25	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Financial Services Vehicle Trust

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Nov 22, 2022

Form ID: pdf900

Total Noticed: 38

cr		JPMORGAN CHASE BANK, N.A.
14143670		BMW Finance
14143683		Mazda Finance
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court;, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-5570
14143677	*+	Discover Bank, 6681 Country Club Drive, Minneapolis, MN 55427-4601
14143679	*P++	FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400, address filed with court;, First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400
14143685	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court;, PNC Bank, 6750 Miller Road, Brecksville, OH 44141

TOTAL: 5 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmllawgroup.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank successor by merger to Pittsburgh Home Savings Bank gdarr@lenderlaw.com
Justin L. McCall	on behalf of Creditor First Commonwealth Bank successor by merger to Pittsburgh Home Savings Bank jmcall@lenderlaw.com, justin-mcall@comcast.net
Kenneth Steidl	on behalf of Debtor Francis J. Cehelsky julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Lorraine A. Cehelsky julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Martin A. Mooney	on behalf of Creditor Financial Services Vehicle Trust Martin.Mooney@ag.ny.gov lgadomski@schillerknapp.com
Martin A. Mooney	on behalf of Creditor BMW Financial Services NA LLC Martin.Mooney@ag.ny.gov lgadomski@schillerknapp.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company paschcroft@bersteinlaw.com ckutch@ecf.courtdrive.com;acarr@bersteinlaw.com
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Nov 22, 2022

Form ID: pdf900

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

William E. Craig

on behalf of Creditor JPMorgan Chase Bank N.A. ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 13